SIGNATURE CAPTURE TERMINAL

FIELD OF THE INVENTION

[0001] The present invention relates generally to signature capture terminals and, more particularly, to signature capture terminals that are universally accessible.

DESCRIPTION OF THE PRIOR ART

[0002] The Federal Telecommunications Act, bill 508, mandates that electronic telecommunications equipment bought by the Federal Government shall be universally accessible to all users. This means that such electronic telecommunications equipment must be able to accommodate accessibility by handicapped users, such as visually impaired or blind individuals. Even without this mandate, electronic telecommunications equipment, as well as other types of electronic equipment/devices, should be manufactured to be universally accessible to all users. All users include individuals who are handicapped in some manner.

[0003] It is understandable that individuals who are visually impaired or blind have a difficult time endorsing documents that require a signature. It is challenging for such individuals to know exactly where to write their signature on the document. This includes endorsing checks, signing credit card receipts, signing contracts, and the like. In addition to paper documents that require a signature, many transactions that are performed on or by electronic devices also require a signature. In these cases, a signature is provided to the electronic device in a non-paper manner.

[0004] In general such electronic devices include various computer-controlled or processor-controlled devices such as retail terminals, kiosks, ATMs, electronic fund transfer (EFT) devices, and the like. Depending on the particular transaction being performed on the electronic device, a signature may be required. In an exemplary case in which an individual utilizes a credit card or other similar payment option while using retail terminal, for instance, a signature of the credit card holder is required. In all electronic devices that need to obtain a signature for a particular transaction, a signature capture device is typically provided in order to allow the electronic capture of the user's signature. However, even in the "electronic signature" case, the same problems still exist with respect to a visually impaired or blind individual knowing where to provide a signature relative to the signature capture device.

[0005] Additional problems exist with respect to handicapped individuals because of the widespread use of electronic devices. Electronic devices require the input of data. It is often difficult for handicapped individuals to manipulate or use the various forms of data entry, such as a keyboard or keypad, that are provided on the electronic device. Further, due to the difficulty in entering data in electronic devices, the handicapped individual is also often an easy for fraud.

[0006] The above sets forth only a few of the obstacles encountered by handicapped individuals when using current electronic devices. Numerous other obstacles exist for the handicapped individual when using various electronic devices due to a lack of thoughtful design with respect to a handicapped individual.

SUMMARY OF THE INVENTION

[0007] The present invention provides various forms of an electronic signature capture terminal that are operative to provide easier access to the various functionality of the signature capture terminal for disabled individuals.

[0008] In one form,the signature capture terminal provides audio feedback to a user in response to input to the signature capture terminal. The audio feedback may take various forms such as secure audio, text-to-speech, and/or touch-tone. Input may be entry of a PIN, a signature, or other data either from a user or an operator. In one form, input to the signature capture terminal is accomplished via a disability access device. The disability access device may be an overlay, a configured access card, or a specially adapted input terminal.

BRIEF DESCRIPTION OF THE DRAWINGS

[0009] The above-mentioned and other features and advantages of this invention, and the manner of attaining them, will become more apparent and the invention will be better understood by reference to the following descriptions of embodiments of the invention taken in conjunction with the accompanying drawings, wherein:

[0010] **FIG. 1** is a top plan view of an exemplary signature capture terminal configured to implement an aspect of the present invention in accordance with the principles presented herein;

[0011] **FIG. 2** is a block diagram of the components of the exemplary signature capture terminal of **FIG. 1**;

[0012] **FIG. 3** is a diagram of an exemplary system having a retail terminal and a signature capture terminal that is configured to implement an aspect of the present invention in accordance with the principles presented herein;

[0013] **FIG. 4** is a block diagram of the components of the exemplary system of **FIG. 3**;

[0014] **FIG. 5** is a front view of an exemplary kiosk configured to implement an aspect of the present invention in accordance with the principles presented herein;

[0015] **FIG. 6** is a block diagram of the components of the exemplary system of **FIG. 5**;

[0016] **FIG. 7** is a flow diagram of a manner of operation of an aspect of the present invention;

[0017] **FIG. 8** is a diagram of an exemplary system configured to implement an aspect of the present invention in accordance with the principles presented herein;

[0018] **FIG. 9** is a block diagram representation of a portion of the system of **FIG. 8**;

[0019] **FIG. 10A** is a flow diagram of a manner of operation of an aspect of the present invention;

[0020] **FIG. 10B** is a flow diagram of a manner of operation of an aspect of the present invention that may be used with the manner of operation pertaining to **FIG. 10A**;

[0021] **FIG. 11** is a representation of a signature capture terminal having a built-in EZ Access Terminal and shown couplable to an external EZ Access Terminal;

[0022] **FIG. 12** is a block diagram of the signature capture terminal of **FIG. 11**;

[0023] **FIG. 13** is flow diagram of a manner of operation of an aspect of the present invention;